

**Fill in this information to identify the case:**

Debtor 1 Carl H Hoerrle

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 15-12379-aih

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as Trustee  
Name of creditor: of the Tiki Series III Trust

Court claim no. (if known): 1

Last 4 digits of any number you use to  
identify the debtor's account:

3 8 2 6

**Date of payment change:**

Must be at least 21 days after date  
of this notice

02/01/2020

**New total payment:**

\$ 409.00

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Change in escrow.

Current escrow payment: \$ 171.32

New escrow payment: \$ 145.52

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Carl H Hoerrle

First Name

Middle Name

Last Name

Case number (if known) 15-12379-aih

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x/s/ Michelle R. Ghidotti-Gonsalves**

Signature

Date 01/10/2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email [bknotifications@ghidottiberger.com](mailto:bknotifications@ghidottiberger.com)

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: December 10, 2019

CARL H HOERRLE  
4491 ELYRIA AVE  
LORAIN OH 44055

Loan:

Property Address:  
4491 ELYRIA AVENUE  
LORAIN, OH 44055

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Feb 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective Feb 01, 2020:
Principal & Interest Pmt:			263.48	263.48
Escrow Payment:			171.32	145.52
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$434.80	\$409.00

Escrow Balance Calculation		
Due Date:		Dec 01, 2019
Escrow Balance:		1,169.44
Anticipated Pmts to Escrow:		342.64
Anticipated Pmts from Escrow (-):		72.06
Anticipated Escrow Balance:		\$1,440.02

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,118.26	(1,763.99)
Feb 2019	171.32		838.69		* County Tax	450.89	(1,763.99)
Feb 2019		697.44	31.54		* Forced Place Insur	419.35	(1,066.55)
Feb 2019				31.46	* Escrow Disbursement	419.35	(1,098.01)
Mar 2019	171.32	232.48	31.54		* Forced Place Insur	559.13	(865.53)
Mar 2019				37.22	* Escrow Disbursement	559.13	(902.75)
Apr 2019	171.32		31.54		* Forced Place Insur	698.91	(902.75)
Apr 2019				37.13	* Escrow Disbursement	698.91	(939.88)
May 2019	171.32	232.48	31.54		* Forced Place Insur	838.69	(707.40)
May 2019				37.13	* Escrow Disbursement	838.69	(744.53)
Jun 2019	171.32	232.48	31.54		* Forced Place Insur	978.47	(512.05)
Jun 2019				37.03	* Escrow Disbursement	978.47	(549.08)
Jun 2019				656.94	* County Tax	978.47	(1,206.02)
Jul 2019	171.32		838.69		* County Tax	311.10	(1,206.02)
Jul 2019		232.48	31.54		* Forced Place Insur	279.56	(973.54)
Jul 2019		1,676.83			* Escrow Only Payment	279.56	703.29
Jul 2019				36.94	* Escrow Disbursement	279.56	666.35
Aug 2019	171.32	171.32	31.54		* Forced Place Insur	419.34	837.67
Aug 2019				36.69	* Escrow Disbursement	419.34	800.98
Sep 2019	171.32	171.32	31.54		* Forced Place Insur	559.12	972.30
Sep 2019				36.59	* Escrow Disbursement	559.12	935.71
Oct 2019	171.32	171.32	31.54	36.49	* Forced Place Insur	698.90	1,070.54
Nov 2019	171.32	171.32	31.54	36.39	* Forced Place Insur	838.68	1,205.47
Dec 2019	171.32		31.54	36.03	* Forced Place Insur	978.46	1,169.44
Jan 2020	171.32		31.54		* Forced Place Insur	1,118.24	1,169.44
					Anticipated Transactions	1,118.24	1,169.44

Dec 2019	171.32	36.03	Forced Place Insur	1,304.73
Jan 2020	171.32	36.03	Forced Place Insur	1,440.02
	<u>\$2,055.84</u>	<u>\$4,332.11</u>	<u>\$2,055.86</u>	<u>\$1,128.10</u>

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,055.86. Under Federal law, your lowest monthly balance should not have exceeded 342.64 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

Analysis Date: December 10, 2019

CARL H HOERRLE

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,440.02	875.93
Feb 2020	145.52	656.95	County Tax	928.59	364.50
Feb 2020		36.03	Forced Place Insur	892.56	328.47
Mar 2020	145.52	36.03	Forced Place Insur	1,002.05	437.96
Apr 2020	145.52	36.03	Forced Place Insur	1,111.54	547.45
May 2020	145.52	36.03	Forced Place Insur	1,221.03	656.94
Jun 2020	145.52	36.03	Forced Place Insur	1,330.52	766.43
Jul 2020	145.52	656.94	County Tax	819.10	255.01
Jul 2020		36.03	Forced Place Insur	783.07	218.98
Aug 2020	145.52	36.03	Forced Place Insur	892.56	328.47
Sep 2020	145.52	36.03	Forced Place Insur	1,002.05	437.96
Oct 2020	145.52	36.03	Forced Place Insur	1,111.54	547.45
Nov 2020	145.52	36.03	Forced Place Insur	1,221.03	656.94
Dec 2020	145.52	36.03	Forced Place Insur	1,330.52	766.43
Jan 2021	145.52	36.03	Forced Place Insur	1,440.01	875.92
	<u>\$1,746.24</u>	<u>\$1,746.25</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 218.98. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 291.04 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,440.02. Your starting balance (escrow balance required) according to this analysis should be \$875.93. This means you have a surplus of 564.09. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 1,746.25. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	145.52
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$145.52</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**



**CERTIFICATE OF SERVICE**

On January 10, 2020, I served the foregoing documents described as Notice of Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Jann C. Washington JannWashingtonEsq@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll

On January 10, 2020, I served the foregoing documents described as Notice of Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor Carl H Hoerrle 4491 Elyria Ave. Lorain, OH 44055	Trustee Lauren A. Helbling 200 Public Square Suite 3860 Cleveland, OH 44114-2321
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll